

Mr. Robert S. Howerton
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Board of Governors of the Federal Reserve System
20th and C street, NW
Washington, DC 20551

Dear Board Members,

Today I receive a privacy choice notice from my bank, Washington Mutual, PO Box 2430, Chatsworth, CA 91313-2430.

When I called my Bank to have them verify to me the choices I previously selected, they didn't know what to do, put me on hold, and then came back and told me I never opted-out of anything.

After I told them I got a copy here, with date, elected choices, and everything, the bank representative just froze-up!

Even the staff manager, Jessica Kasper, stuttered, and could not tell we why the Bank did not listen to my elected privacy choices. But, of course, she would set it up over the phone. She also tried to get me to swallow some lie about different systems having different information -- BS!

Personally, I'm sick and tired of all this BS! I'm sick and tired of the Institution being able to use your information anyway they want too. All this Privacy Notice crap is BS, and just a waste of paper! This is also very immoral and unethical!

What needs to be done is to turn this Institutionalized Privacy Choice BS around! It's evil and deceptive to have Institutions tell you what your choices are! Institutions should be bound by law to hold all personal information in strict confidence anyways! If the "Consumer" wishes to have more of their information disseminated by the institution, then the consumer is the one to "Initiate" the allowance!

Now I don't know what is going on here, but I can assure you, and all concerned, God will make this right! If Federal Agencies like you, sit back and do nothing, God will deal with you too! I guarantee it!

So my prayer to the Almighty is that this Government-allowed, mischievous conduct perpetuated by these money-mongering Institutions stop, and that real Godly like enforcement come in and set thing right!

Sincerely,



Robert S. Howerton